



Ravalli County Planning Department  
215 South 4<sup>th</sup> Street, Suite F  
Hamilton, MT 59840  
Telephone 406.375.6530 Fax 406.375.6531

OG-12-05-83

May 24<sup>th</sup>, 2012

Dear Property Owner:

As part of a national effort to modernize floodplain maps, the Federal Emergency Management Agency (FEMA) released revised preliminary Flood Insurance Rate Maps (FIRMs) for Ravalli County on May 1, 2012. According to Ravalli County's records, you have been identified as owning land that is in the 100-year floodplain or in close proximity to the 100-year floodplain. This letter is to inform you of several important items related to the map updates which may affect the use of your land.

**Please Review the New Digital Flood Insurance Rate Maps:**

I would like to encourage all landowners who receive this letter to review both the existing and preliminary floodplain maps to gain an understanding of how, if at all, the revisions may affect them. There have been changes to the main stem of the Bitterroot River. Advanced topographic data was collected (LiDAR) which has resulted in more accurate mapping of the current flood elevations. The Three Mile and Eight Mile drainages were also studied, and have new flood elevations on the proposed maps.. The proposed new floodplain maps can be viewed on the internet at <http://www.bakeraecom.com/index.php/montana/ravalli/> or in the Ravalli County Planning Office at 215 S. 4<sup>th</sup> Street, Suite F, Hamilton, Montana.

**Public Meeting:**

You are invited to attend a public meeting to review how and why the new maps were developed and view the new floodplain maps:

- **Thursday, June 7th, 6:30 PM, Bedford Building, 223 S. 2<sup>nd</sup> Street, Hamilton, MT 59840**

**You Have an Opportunity to Comment on the New Maps:**

There is a 90-day appeal period where landowners who are affected by changes in the floodplain maps can submit appeals or comments regarding the revised maps. The appeal period has not yet begun in Ravalli County, but it will begin in the next few weeks or months. Now is the time to review the information on your property and be sure it is accurate, so that when the appeal period does open, you are ready to submit information if necessary.

All appeals or comments must be submitted to the Ravalli County Planning Office at 215 S. 4<sup>th</sup> Street, Suite F, Hamilton, MT 59840 before the end of the 90-day appeal period. It is important to note that the County does not perform a detailed review of comments or appeals, but rather makes note of them and then forwards this information on to FEMA for their review and decision.

**You May Need to Acquire Flood Insurance:**

According to federal laws, if you have a federally-backed mortgage and your property is located in the 100-year floodplain, your lender is supposed to require you to obtain flood insurance. If your property is located in the 100-year floodplain for the first time or if your property has changed flood zones on the floodplain maps from a lower-

risk zone to a higher-risk flood zone, then you have the opportunity to capture some savings on your flood insurance premium if you purchase flood insurance before the preliminary maps become “effective”. The “effective” date for the new floodplain maps is projected to be sometime after July 2013

### **Floodplain Permits:**

If your property is in the floodplain, you should check with the Ravalli County Planning Office or the City Office if in a townsite prior to undertaking development projects on your property to determine whether or not a floodplain permit is required. Floodplain permits are required for construction, excavation, grading, placement of fill, bank stabilization, and other similar projects within the floodplain.

### **Additional Floodplain and Flood Insurance Resources:**

The following resources are available for you to obtain additional information regarding how this change affects your property and how or why the new maps were developed.

### **Websites:**

- Ravalli County: <http://rc.mt.gov/planning/>
- Montana DNRC Floodplain Program: [www.mtfloodplain.mt.gov](http://www.mtfloodplain.mt.gov)
- Montana Map Modernization Program: [www.montanadfirm.com](http://www.montanadfirm.com)
- FEMA mapping website: [www.fema.gov/plan/prevent/fhm](http://www.fema.gov/plan/prevent/fhm)
- National Flood Insurance Program: [www.floodsmart.gov](http://www.floodsmart.gov)

### **Contact Information:**

- FEMA:
  - Flood Insurance Questions  
Marijo Brady [marijo.brady@fema.dhs.gov](mailto:marijo.brady@fema.dhs.gov) 303-235-4835
  - Mapping Questions – FEMA or Contractors Atkins and Michael Baker Jr
    - Sean McNabb, [sean.mcnabb@fema.dhs.gov](mailto:sean.mcnabb@fema.dhs.gov) 303-235-4303
    - Carrie Higinbotham, [carrie.higinbotham@atkinsglobal.com](mailto:carrie.higinbotham@atkinsglobal.com) 406-624-3092
    - Kevin Doyle, [kdoyle@mbakercorp.com](mailto:kdoyle@mbakercorp.com) 720-514-1102
- Ravalli County Floodplain Contacts:
  - Ravalli County Floodplain Manager  
[planning@rc.mt.gov](mailto:planning@rc.mt.gov) (406) 375-6530
  - Town of Stevensville 406-777-5271
  - Town of Pinesdale 406-961-8300
  - Town of Hamilton 406-363-2101
  - Town of Darby 406-821-3753
- Montana DNRC
  - Mary Gibson, State of Montana Flood Risk Map Program Coordinator  
[mgibson@mt.gov](mailto:mgibson@mt.gov) (406) 444-6656
  - Traci Sears, State of Montana National Flood Insurance Program Coordinator  
[tsears@mt.gov](mailto:tsears@mt.gov) (406) 444-6654

I hope this letter has helped inform you about changes to the floodplain maps and provided you with resources and contacts where you can obtain additional information. Please feel free to contact my office for questions or comments.

Sincerely,



Terry Nelson, Administrator  
Ravalli County Planning Department